



Millville Board of Education
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HEALTH INSURANCE

OPEN ENROLLMENT APRIL 25TH – MAY 9TH

Attention: All Benefit Eligible Employees

The annual open enrollment period begins Monday, April 25, 2016 and will continue through Monday, May 9, 2016. Coverage changes made during this time will be effective July 1, 2016. During this period, you will have the opportunity to enroll into or waive the health benefits, change your current medical plan to one of the other options offered within your bargaining group, add or drop dental, prescription, and/or vision coverage, and make changes to your covered dependents. Attached is the new benefit rates sheet, a comparison of the available medical plan options, enrollment change form, and the 2016-2017 benefit waiver form. The 2016-2017 benefit contributions calculators will be available on the Millville Public Schools website. For those wishing to enroll into flexible spending plan, the enrollment information will be available soon.

****PLEASE SEE PAGE 2 FOR IMPORTANT INFORMATION
REGARDING THE OPEN ENROLLMENT****

- You will need to complete an enrollment form to make any changes. The only changes that can be made outside of the annual open enrollment period are those arising from life events (birth, divorce, death, marriage, civil union, or loss of other coverage). Life event changes must be made within 60 days of the event, or you will have to wait for the next open enrollment to make the change.
- A 2016-2017 waiver form is attached should you wish to opt out of all benefits. In order to receive the annual waiver stipend, you will also need to submit proof of alternate health insurance coverage along with your signed waiver form. A new waiver form is required for each year you wish to waive benefits. If you recently completed a waiver, it was for the 2015-2016 school year, and you will now need to complete one for the 2016-2017 school year.
- If you do not wish to make any changes, no action is required.
- The Core A and Core B lower cost optional plans are the low cost options required to be offered under Chapter 78 and the Affordable Care Act.
- The Freedom 15 medical plan is only available to MEA members. All MEA members currently enrolled in the Direct 5 or Direct 10 benefits plan will be automatically switched to the Freedom 15 plan on 05/01/2016.
- Federal Health Care Reform allows for continued medical and prescription coverage for dependents up to the end of the calendar year in which they turn 26. The dental and vision plans cover dependents up to the end of the calendar year in which they turn 23.
- Unpaid Leave of Absences - In accordance with Chapter 78 of the Health Care Reform Bill, any employee taking an unpaid leave of absence will be required to continue health benefit contributions throughout their leave.
- **All enrollment change forms and waivers must be received by the payroll office no later than May 09, 2016.**

Please feel free to contact Allen Associates with any questions regarding benefit plans. Benefit specialists are available M-F 8:00AM-5:00PM. 856-692-2250. You may also contact Leslie Morello in the payroll / benefits department at: 856-327-6009.